

ADMINISTRATIVE DIVISION STAF Student Affairs		POLICY NUMBER STAF 7.00
POLICY TITLE Mandatory Health Insurance Requirements for Students		
SCOPE OF POLICY USC Columbia		DATE OF REVISION February 3, 2025
RESPONSIBLE OFFICER Vice President for Student Affairs and Academic Support		ADMINISTRATIVE OFFICE Student Health and Well Being

PURPOSE

The primary purpose of the Student Health Insurance Plan (SHIP) is to offer students an affordable and comprehensive benefits package. This ensures easy access to physical and mental healthcare, including preventive screenings, while attending the University of South Carolina.

DEFINITIONS AND ACRONYMS

SHIP: Student Health Insurance Plan

POLICY STATEMENT

The following student groups are required to have health insurance coverage as a condition of enrollment at the university:

- Graduate students enrolled in nine or more credit hours in an on-campus or blended delivery program.
- Graduate students classified as Graduate Assistants (GAs) at all campus locations.
 - Graduate Assistants receive a per-semester student insurance subsidy when enrolled in the SHIP.
- Full-time PHD students receive a per-semester student insurance subsidy when enrolled in the SHIP.
- All international students, regardless of credit hour enrolled.
- Students enrolled in School of Medicine graduate programs.

PROCEDURES

A. Automatic Enrollment

All students in the required categories (graduate students, GAs, or international students) will be automatically enrolled and charged for the SHIP on their university Bursar account, unless a waiver is submitted.

B. Waiver Opportunity and Process

Students can waive out of the mandatory health insurance by providing documentation of a

comparable plan through the waiver website: <https://sc.myahpcare.com/>

1. Waivers are only accepted online.
2. Waivers submitted after the applicable deadline will not be accepted.
3. Waivers submitted during the Fall semester will be honored for the Spring Semester
4. Students must re-enroll in the insurance plan each semester to confirm participation in the plan.

B. Comparable Health Insurance Plan Requirements

1. Minimum Annual Coverage:

Meet the proposed annual minimum coverage amounts published by June 1st of the preceding academic year (specific details will be available on the Student Health Services website).

2. International Student Requirement:

International students are required to possess a combined maximum benefit for medical evacuation and repatriation of remains of US \$1,000,000.

3. Detailed Coverage Information:

For specific details regarding coverage, including aggregate maximum benefits, deductibles, and out-of-pocket limits, please refer to the Student Health and Wellbeing website:

[Insurance - Student Health and Well-Being | University of South Carolina](#)

For any questions regarding the SHIP or waiver process, please contact the Student Health and Wellbeing insurance office at (803) 777-1916.

RELATED UNIVERSITY, STATE AND FEDERAL POLICIES

HISTORY OF REVISIONS

DATE OF REVISION	REASON FOR REVISION
April 9, 2010	New Policy Approval
August 1, 2017	Policy updated to reflect current practices and the inclusion of freshman students. Comparable coverage amounts updated in accordance with the Affordable Care Act.
February 3, 2025	To revise the current policy STAF 7.00 by eliminating specific sections and incorporating updated criteria to

	ensure alignment with current requirements.
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